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PATENT COOPERATION TREATY

Attn: 6-FM1/CWC
Def. Ref. Matter No C 111028-US
Action IDS
Due: 12-24-02
C/U: 11-24, 12-17

From the
INTERNATIONAL PRELIMINARY EXAMINING AUTHORITY

To: GEORGE T. MARCOU KILPATRICK STOCKTON LLP 607 FOURTEENTH STREET, N.W. SUITE 900 WASHINGTON, DC 20005	007 2 2002 <i>TCF</i>
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PCT

NOTIFICATION OF TRANSMITTAL OF INTERNATIONAL PRELIMINARY EXAMINATION REPORT

(PCT Rule 71.1)

Date of Mailing (day/month/year)		24 SEP 2002
IMPORTANT NOTIFICATION		
Applicant's or agent's file reference CITI0213-PCT	International application No. PCT/US01/03202	International filing date (day/month/year) 01 FEBRUARY 2001
Applicant CITICORP DEVELOPMENT CENTER, INC.	Priority Date (day/month/year) 03 FEBRUARY 2000	

1. The applicant is hereby notified that this International Preliminary Examining Authority transmits herewith the international preliminary examination report and its annexes, if any, established on the international application.
2. A copy of the report and its annexes, if any, is being transmitted to the International Bureau for communication to all the elected Offices.
3. Where required by any of the elected Offices, the International Bureau will prepare an English translation of the report (but not of any annexes) and will transmit such translation to those Offices.

4. REMINDER

The applicant must enter the national phase before each elected Office by performing certain acts (filing translations and paying national fees) within 30 months from the priority date (or later in some Offices)(Article 39(1))(see also the reminder sent by the International Bureau with Form PCT/IB301).

Where a translation of the international application must be furnished to an elected Office, that translation must contain a translation of any annex to the international preliminary examination report. It is the applicant's responsibility to prepare and furnish such translation directly to each elected Office.

For further details on the applicable time limits and requirements
PCT Applicant's Guide.

Name and mailing address of the IPEA/US Commissioner of Patents and Trademarks Box PCT Washington, D.C. 20231	Authorized HANI K.
Facsimile No. (703) 505-3230	Telephone N

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

(PCT Article 36 and Rule 70)

Applicant's or agent's file reference CITI0215-PCT	FOR FURTHER ACTION	See Notification of Transmittal of International Preliminary Examination Report (Form PCT/IPEA/416)
International application No. PCT/US01/03902	International filing date (day/month/year) 01 FEBRUARY 2001	Priority date (day/month/year) 03 FEBRUARY 2000
International Patent Classification (IPC) or national classification and IPC IPC(7): G06F 17/60 and US Cl.: 705/40, 59, 41, 42; 235/379, 380		
Applicant CITICORP DEVELOPMENT CENTER, INC.		

1. This international preliminary examination report has been prepared by this International Preliminary Examining Authority and is transmitted to the applicant according to Article 36.

2. This REPORT consists of a total of 3 sheets.

This report is also accompanied by ANNEXES, i.e. sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications made before this Authority. (see Rule 70.16 and Section 607 of the Administrative Instructions under the PCT).

These annexes consist of a total of 0 sheets.

3. This report contains indications relating to the following items:

- I Basis of the report
- II Priority
- III Non-establishment of report with regard to novelty, inventive step or industrial applicability
- IV Lack of unity of invention
- V Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
- VI Certain documents cited
- VII Certain defects in the international application
- VIII Certain observations on the international application

Date of submission of the demand 31 AUGUST 2001	Date of completion of this report 11 AUGUST 2002
Name and mailing address of the IPEA/US Commissioner of Patents and Trademarks Box PCT Washington, D.C. 20231	Authorized officer  HANI KAZIMI
Facsimile No. (703) 305-3230	Telephone No. (703)-305-1061

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INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International application No.

PCT/US01/03202

I. Basis of the report

1. With regard to the elements of the international application:*

the international application as originally filed

the description:

pages 1-15

pages NONE , as originally filed

pages NONE , filed with the demand

pages NONE , filed with the letter of _____

the claims:

pages 16-17

pages NONE , as amended (together with any statement) under Article 19

pages NONE , filed with the demand

pages NONE , filed with the letter of _____

the drawings:

pages 1-4

pages NONE , as originally filed

pages NONE , filed with the demand

pages NONE , filed with the letter of _____

the sequence listing part of the description:

pages NONE , as originally filed

pages NONE , filed with the demand

pages NONE , filed with the letter of _____

2. With regard to the language, all the elements marked above were available or furnished to this Authority in the language in which the international application was filed, unless otherwise indicated under this item.

These elements were available or furnished to this Authority in the following language _____ which is:

the language of a translation furnished for the purposes of international search (under Rule 23.1(b)).

the language of publication of the international application (under Rule 48.3(b)).

the language of the translation furnished for the purposes of international preliminary examination (under Rules 55.2 and/or 55.3).

3. With regard to any nucleotide and/or amino acid sequence disclosed in the international application, the international preliminary examination was carried out on the basis of the sequence listing:

contained in the international application in printed form.

filed together with the international application in computer readable form.

furnished subsequently to this Authority in written form.

furnished subsequently to this Authority in computer readable form.

The statement that the subsequently furnished written sequence listing does not go beyond the disclosure in the international application as filed has been furnished.

The statement that the information recorded in computer readable form is identical to the written sequence listing has been furnished.

4. The amendments have resulted in the cancellation of:

the description, pages NONE

the claims, Nos. NONE

the drawings, sheets/fig NONE

5. This report has been drawn as if (some of) the amendments had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).**

* Replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as "originally filed" and are not annexed to this report since they do not contain amendments (Rules 70.16 and 70.17).

**Any replacement sheet containing such amendments must be referred to under item 1 and annexed to this report.

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INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International application No.

PCT/US01/03902

V. Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

1. statement

Novelty (N)

Claims NONE

YES

Claims 1-10

NO

Inventive Step (IS)

Claims NONE

YES

Claims 1-10

NO

Industrial Applicability (IA)

Claims 1-10

YES

Claims NONE

NO

2. citations and explanations (Rule 70.7)

Claims 1-10 lack novelty under PCT Article 33(2) as being anticipated by Kolling et al US Pat. No. 5,965,925.

Kolling teaches a method for providing financial services and facilitating transactions among a user, a merchant and a financial institution comprising the steps of, providing a user interface that allows a user to access and at least one of the following financial services industry systems, an interactive bill presentation and payment system accessible through the user interface, a merchant payment processing system administered by the financial institution, a credit and debit system administered by the financial institution, a home-banking system, providing a processor for receiving data from the user interface and translating the data into a form usable by at least one of the interactive bill presentation and payment system, the merchant payment processing system; the multi-function financial services system and/or the credit and debit system, wherein the user interface comprises a television (figs. 10-16, and column 30, line 35 thru column 33, line 40).

————— NEW CITATIONS —————

NONE